

**UNITED STATES BANKRUPTCY COURT**  
**DISTRICT of District of New Jersey**

**Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines**

A Chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 9/25/10.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below.

NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

**See Reverse Side For Important Explanations.**

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Alex Rivera  
225 Water Street  
Perth Amboy, NJ 08861

Social Security/Taxpayer ID/Employer ID/Other Nos.: xxx-xx-2638 (Alex Rivera)	United States Bankruptcy Judge: Honorable Raymond T. Lyons Jr.
Attorney for Debtor(s) (name and address): Laura S. Munzer The Gloria Law Group P.C. 241 Hudson St Hackensack, NJ 07601 Telephone number: 201-342-0405	Trustee: Daniel E. Straffi 670 Commons Way Building I Toms River, NJ 08755 Telephone number: (732) 341-3800 The United States Trustee, Region 3 appoints the above-named individual as interim trustee as of the date of the filing of the bankruptcy petition.

**Meeting of Creditors:**

Date: **November 17, 2010**

Time: **11:00 AM**

Location: **Clarkson S. Fisher Federal Courthouse, 402 East State Street, Room 129, Trenton, NJ 08608-1507**

**Presumption of Abuse under 11 U.S.C. § 707(b)**

*See "Presumption of Abuse" on reverse side.*

The presumption of abuse does not arise.

**Deadlines:**

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

**Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts:**

**1/17/11**

**Deadline to Object to Exemptions:**

Thirty (30) days after the *conclusion* of the meeting of creditors.

**Creditors May Not Take Certain Actions:**

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

**Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.**

**Creditor with a Foreign Address:**

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

<b>Address of the Bankruptcy Clerk's Office:</b> 402 East State Street Trenton, NJ 08608 Telephone number: 609-989-2200	<b>For the Court:</b> Clerk of the Bankruptcy Court: James J. Waldron
Business Hours: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays)	Date: 9/29/10

## EXPLANATIONS

B9A (Official Form 9A) (12/07)

Proof of Identification and Social Security Number	Important notice to individual debtors: Effective March 1, 2002, all individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.
Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and any required filing fee by that Deadline. <b>Writing a letter to the court or the judge is not a substitute for the filing of an adversary complaint.</b>
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
<b>-- Refer to Other Side for Important Deadlines and Notices --</b>	

**Certificate of Service Page 3 of 4**

Undeliverable Notices. Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

Case information – telephone access. Case summary information can be obtained from any touch tone telephone by calling the automated Voice Case Information System (VCIS) at the toll free number: 1-877-239-2547. This service is free of charge and is available 24 hours a day.

Case information – electronic access. Case summary and docket information can be obtained from the Public Access to Court Electronic Records (Pacer) System. To register or for more information, please call the Pacer Billing Center at 1-800-676-6856 or visit the Pacer Web Site: <http://pacer.psc.uscourts.gov>.

Internet access. Additional information may be available at the Court's Web Site: <http://www.njb.uscourts.gov>.

**CERTIFICATE OF NOTICE**District/off: 0312-3  
Case: 10-39633User: bhiggins  
Form ID: b9aPage 1 of 1  
Total Noticed: 30

Date Rcvd: Sep 29, 2010

The following entities were noticed by first class mail on Oct 01, 2010.

db +Alex Rivera, 225 Water Street, Perth Amboy, NJ 08861-4426  
 aty +Laura S. Munzer, The Gloria Law Group P.C., 241 Hudson St, Hackensack, NJ 07601-6708  
 smg U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +United States Trustee, Office of the United States Trustee, One Newark Center, Suite 2100, Newark, NJ 07102-5235

511219304 +ATT Mobility, C/O NCO Financial, PO Box 15636, Wilmington, DE 19850-5636  
 511219303 +Allcare Medical and Rehab Group, 434 Rahway Ave, Woodbridge, NJ 07095-3305  
 511219305 +Banco Popular, PO Box 690547, Orlando, FL 32869-0547  
 511219308 Center For Head And Facial Pain, 2405 Route 35, South Amboy, NJ 08879  
 511219310 +Chase Visa, C/O Portfolio Recovery Associates, 120 Corporate Blvd, Norfolk, VA 23502-4962  
 511219311 +Cingular/ATT, C/O David Taylor & Assocs, 170 Main St, Tewksbury, MA 01876-1765  
 511219314 +Englewood Apartments, 5513 PGA Blvd, Orlando, FL 32839-3570  
 511219315 +GE/JC Penney, C/O LVNV Funding, PO Box 10497, Greenville, SC 29603-0497  
 511219320 +Nissan/Infiniti, 8900 Freeport Pky, Irving, TX 75063-2438  
 511219321 +Orlando Utilities Commission, C/O Penn Credit Corp, 916 14th St, Harrisburg, PA 17104-3425  
 511219322 +Providian /WMB, C/O Equitable Ascent Financial, 1120 W. Lake Cook Rd, Buffalo Grove, IL 60089-1970  
 511219323 +Rapid Cash Advance, C/O Control Data Inc, 4241 71st St, St Petersburg, FL 33709-4511  
 511219324 Sears, C/O LVNV Funding, PO Box 10947, Greenville, NC 29603  
 511219325 +Sears Charge Plus, C/O LVNV Funding, PO Box 10497, Greenville, NC 29603-0497

The following entities were noticed by electronic transmission on Sep 29, 2010.

tr +EDI: QDESTRAFFI.COM Sep 29 2010 17:38:00 Daniel E. Straffi, 670 Commons Way, Building I, Toms River, NJ 08755-6431  
 511219306 +EDI: BANKAMER2.COM Sep 29 2010 17:38:00 Bank Of America Master Card, PO Box 17054, Wilmington, DE 19850-7054  
 511219307 +EDI: BANKAMER2.COM Sep 29 2010 17:38:00 Bank Of America Visa, PO Box 17054, Wilmington, DE 19850-7054  
 511219302 +EDI: CAPITALONE.COM Sep 29 2010 17:38:00 Capital One, PO Box 30281, Salt Lake City, UT 84130-0281  
 511219309 +EDI: CHASE.COM Sep 29 2010 17:38:00 Chase Bank USA, PO Box 15298, Wilmington, DE 19850-5298  
 511219312 +EDI: CITICORP.COM Sep 29 2010 17:38:00 Citibank, PO Box 6497, Sioux Falls, SD 57117-6497  
 511219313 +EDI: DISCOVER.COM Sep 29 2010 17:38:00 Discover Financial Services, PO Box 15316, Wilmington, DE 19850  
 511219316 +EDI: HFC.COM Sep 29 2010 17:38:00 HSBC Bank, PO Box 5252, Carol Stream, IL 60197-5252  
 511219317 +EDI: HFC.COM Sep 29 2010 17:38:00 HSBC Bank, PO Box 5253, Carol Stream, IL 60197-5253  
 511219318 +EDI: TSYS2.COM Sep 29 2010 17:38:00 Macys, PO Box 8218, Mason, OH 45040-8218  
 511219319 +EDI: TSYS2.COM Sep 29 2010 17:38:00 Macys Visa, PO Box 8218, Mason, OH 45040-8218  
 511219326 +EDI: PHINRJMA.COM Sep 29 2010 17:38:00 Wachovia Bank, C/O RJM Acquisitions, 575 Underhill Blvd, Syosset, NY 11791-3426

TOTAL: 12

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 01, 2010

Signature:

